

CXE 17-020080

Shapiro & DeNardo, LLC  
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Donna L. Skilton - 013072007  
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Courtney A. Martin - 098782016  
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ATTORNEYS FOR LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES,  
SERIES 2006-15, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN  
INTEREST TO BANK OF AMERICA NATIONAL ASSOCIATION, AS TRUSTEE,  
SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS  
TRUSTEE

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IN RE: UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY

ALFREDO F CHAO AND  
CHRIS ANNE CHAO, DEBTORS

CASE NO.: 18-24434-VFP  
CHAPTER 13

HEARING DATE: SEPTEMBER 20, 2018

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#### NOTICE OF OBJECTION TO CONFIRMATION

The undersigned, Shapiro & DeNardo, LLC, attorneys for the Secured Creditor,  
LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-15, U.S.  
Bank National Association, as Trustee, successor in interest to Bank of America National  
Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee, the  
holder of a Mortgage on Debtors' property located at Lot 23 Block 303 Commonly known as 279  
Highland Avenue, Wood Ridge a/k/a Wood-Ridge, New Jersey 07075, hereby objects to the  
Confirmation of the Debtors' proposed Chapter 13 Plan on the following grounds:

- 1) Debtors' proposed Chapter 13 Plan does not provide for the curing of the full amount of the mortgage arrears accrued at the time of the Bankruptcy filing to Secured Creditor.

Debtors' Plan proposes to pay Secured Creditor \$0.00. Secured Creditor is owed pre-petition arrears in the amount of \$51,835.59.

- 2) Debtors' Chapter 13 Plan does not provide for the Secured Creditor to receive distributions with a value equal to the allowed amount of its claims required by 11 U.S.C.1325(a)(5)(B)(ii).
- 3) Debtors' Plan provides for a potential loan modification offer to cure pre-petition arrearages, but does not provide direction in the event this loan modification is not offered.

WHEREFORE, LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-15, U.S. Bank National Association, as Trustee, successor in interest to Bank of America National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee respectfully requests that the Confirmation of Debtors' Chapter 13 plan be denied and that the Debtor be required to file an Amended Chapter 13 Plan providing for full payment of arrears due to the Secured Creditor.

SHAPIRO & DENARDO, LLC

By: /s/ Charles G. Wohlrab  
Charles G. Wohlrab, Esquire

Dated: 8/9/18

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ATTORNEYS FOR LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-15, U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE

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### CERTIFICATION OF SERVICE

I, Emily White

1.  represent the \_\_\_\_\_ in the above-captioned matter.

am the secretary/paralegal for Charles G. Wohlrab, Esquire, who represents the Secured Creditor in the above-captioned matter.

am the \_\_\_\_\_ in the above case and am representing myself.

2. On August 9, 2018, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below:

Notice of Objection to Confirmation of Plan,

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Signature

Dated: August 9, 2018

/s/ Emily White  
Emily White

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Javier L. Merino Dann & Merino, PC 1 Meadowlands Plaza, Suite 200, Room 252 East Rutherford, NJ 07073		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)
Marie-Ann Greenberg, Trustee 30 Two Bridges Road Suite 330 Fairfield, NJ 07004		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)
Alfredo F Chao and Chris Anne Chao 279 Highland Ave Wood Ridge, NJ 07075		<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)

# SHAPIRO & DeNARDO, LLC

ATTORNEYS AT LAW

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+ Licensed in New Jersey and Pennsylvania  
++ Licensed in New Jersey and New York  
+++ Licensed in Illinois and Florida  
++++ Licensed in New Jersey and Florida  
+++++ Licensed in Rhode Island and New Jersey  
\*+ Licensed in New Jersey, Pennsylvania, Florida  
\* Licensed in New Jersey Only  
\*\* Licensed in Illinois Only  
\*\*\* Licensed in Pennsylvania Only

**NJ Attorneys**

CHANDRA M. ARKEMA +  
Managing Partner - NJ  
KATHLEEN M. MAGOON \*  
Supervising Foreclosure Attorney  
KRYSTIN M. KANE++++  
COURTNEY A. MARTIN\*+  
DONNA L. SKILTON +  
CHARLES G. WOHLRAB +  
JEFFREY RAPPAPORT\*  
GARY M. KANELLIS ++  
Of Counsel

August 9, 2018

United States Bankruptcy Court  
Martin Luther King, Jr. Federal Building  
50 Walnut Street  
Newark, NJ 07102

In Re: Alfredo F Chao and Chris Anne Chao, Debtor

Case No: 18-24434-VFP

Chapter: 13

Secured Creditor: LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES,  
SERIES 2006-15, U.S. Bank National Association, as Trustee, successor in interest to Bank of  
America National Association, as Trustee, successor by merger to LaSalle Bank National  
Association, as Trustee

Our file number: 17-020080

Dear Court Clerk:

Enclosed please find Notice of Objection to Confirmation, said Confirmation Hearing presently  
scheduled before the Court on September 20, 2018 at 10:00AM.

Thank you for your attention.

Very truly yours,  
Shapiro & DeNardo, LLC

By: /s/ Charles G. Wohlrab  
Charles G. Wohlrab, Esquire

Enclosures

cc: Javier L. Merino, Debtors' Attorney  
Marie-Ann Greenberg, Trustee, Trustee  
Alfredo F Chao and Chris Anne Chao, Debtors  
279 Highland Ave  
Wood Ridge, NJ 07075